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Governor Sununu and New Hampshire Insurance Department Team Up With Healthcare Navigators and Other Stakeholders to Kick Off Healthcare.gov Marketplace Open Enrollment Period

Open Enrollment Period Runs From November 1, 2021 Through January 15, 2022

CONCORD, NH (November 1, 2021) – The New Hampshire Insurance Department (NHID), Department of Health and Human Services (DHHS), Southern New Hampshire Services, First Choice Services and Health Market Connect today kicked off the Healthcare.gov Marketplace Open Enrollment Period.

The Open Enrollment Period for Granite Staters newly-purchasing or changing their Affordable Care Act (ACA) individual health coverage for 2022 runs from Monday, November 1, 2021 through Saturday, January 15, 2022.



https://www.youtube.com/watch?v=ZioQoY6xx0k

This year, New Hampshire will have two Navigator grantees, First Choice Services and Health Market Connect, with a combined award of \$1.6 million which will aim to increase access to health insurance and reduce barriers to obtaining an affordable health insurance plan. Three insurance companies will offer ACA-compliant individual plans on the NH Marketplace: Anthem, Ambetter from NH Healthy Families and Harvard Pilgrim Health Care. Plans purchased during this enrollment period will provide health insurance coverage through 2022.



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"This is a great opportunity for Granite Staters who do not have health insurance through their employer, Medicare or Medicaid to enroll in the Individual Marketplace," said Governor Chris Sununu. "The implementation of the 1332 waiver has been a huge success and has kept premiums 14% lower than before. In fact, premiums for individual & small group market are the lowest in New England. These health insurance rates will help more people get access to the healthcare they need."

"New Hampshire continues to have a robust and competitive health insurance marketplace," said Insurance Commissioner Christopher Nicolopoulos. "Everyone deserves access to quality, affordable healthcare. At the NHID, we maintain our commitment to fostering a more affordable, stable and accessible health insurance marketplace for all New Hampshire consumers."

"Accessing affordable health care is critical to New Hampshire families, and we are pleased to partner with the NH Insurance Department to make our residents aware of the choices they have when it comes to supporting their health and wellbeing," said DHHS Associate Commissioner Christine Santaniello. "As we begin to assist people with finding health insurance coverage at the end of the Federal public health emergency, it is as important as ever for our residents to understand the available options and make the health care decisions that will work best for their families."

In 2020, the NHID noticed a 24% increase in non-subsidized enrollees, representing approximately 5,550 Granite Staters. This is due to the affordability of individual health coverage and the success of the 1332 waiver program.

NHID references the age 40 nonsmoker second lowest cost silver plan rates (SLCSP) as the barometer for market premiums. For PY 2022, this SLCSP rate is \$308.57. Without the 1332 waiver in place, this rate would have been \$358.62, meaning that the waiver continues to result in rates that are approximately 14% lower than what they otherwise would have been. Last year, PY 2021, the SLCSP rate was \$332.98. The SLCSP rate decreased 7.3% from the prior year.

"The NHID encourages anyone who needs health insurance to investigate the marketplace, because most plans have never been more affordable," said Deputy Insurance Commissioner DJ Bettencourt. "If you are considering an individual plan, you should talk with a licensed insurance agent to thoroughly research all coverage options so that you can determine the best plan for



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your needs. However, it is important to remember that you will still eligible to enroll outside of the Special Enrollment Period if you have a life event such as loss of other health coverage, a marriage, birth of a child or a change in employment status."

"Thousands of New Hampshire residents have gained health coverage since the rollout of the ACA, and the lower prices and expanded eligibility that will be available on the Marketplace this year are some of the most significant things to happen to healthcare in New Hampshire since the rollout of the ACA," said Jeremy Smith, program director for NH Navigator. "This will make coverage more affordable right away for almost everyone who wants Marketplace insurance."

"Health Market Connect is proud to bring back an in-state presence of Navigators to New Hampshire. The team of Community Navigators we have assembled is extremely diverse and ready to serve Granite Staters," said Elias Ashooh, Project Director for Health Market Connect. "We have a community-embedded call center that will connect our remote workforce all across the state, while providing assistance in English, Spanish, French and Nepali. NH residents will no longer have to struggle through difficult applications alone to obtain crucial health insurance coverage."

A high-definition, broadcast quality video of the press conference can be viewed at https://youtu.be/ZioQoY6xx0k.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department's mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800-852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit https://www.nh.gov/insurance.